

# NEW APPLICATION ORIGINAL

APPLICATION FOR FINANCING APPROVAL  
FOR WILHOIT WATER COMPANY, INC.  
(Yavapai Mobile Home Estates)  
(Arsenic Remediation)



0000094880

Pursuant to ARS §40-301 and §40-302, Wilhoit Water Company, Inc. (Yavapai Mobile Home Estates) makes its application for financing.

Arizona Corporation Commission

DOCKETED

The applicant's exact name and address is as follows:

Wilhoit Water Company, Inc.  
907 N. Main Street  
Clarkdale, AZ 86324

W-02065A-09-0123

DOCKETED BY

NP

On behalf of the Company, the following person is authorized to receive notices and communications regarding this application:

Jim West  
MARTIN & BELL, L.L.C.  
365 East Coronado Road, Suite 200  
Phoenix, Arizona 85004  
(602) 570-4557  
(602) 604-0004

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RECEIVED

Wilhoit Water Company, Inc. needs to borrow funds to design and install an arsenic treatment system for the Yavapai Mobile Homes Estates (YMHE) service area. The two wells that serve YMHE have arsenic levels exceeding 20 times the legal standard. The Company is currently receiving potable water from the City of Prescott. The City has indicated that they will disconnect the water supply in the near future. This disconnection will force the Company to purchase and install an arsenic treatment system to insure the Company's customers will receive water that meets quality standards.

The Company has received a quote from several firms and believes the only firm that is proposing a reasonable solution is FANN Environmental. Their proposal (attached) is for a system costing \$266,200, plus bonding and taxes for a total of \$280,042. In addition, the cost for the project will increase by approximately \$40,000 to comply with the "Wage Rate Requirement" and the "Use of America Iron, Steel, and Manufactured Goods" requirements of the American Recovery and Reinvestment Act (ARRA) which is providing funds to the Water Infrastructure Financing Authority of Arizona to reduce interest rates and buy-down principal for qualified projects. Therefor, the total cost of the project is projected to be \$320,000. The company has submitted an application for a loan from the Water Infrastructure Financing Authority of Arizona to fund the design, purchase and installation of the arsenic treatment system. This loan would be amortized over a term of twenty years, with such sum to bear interest at a rate to be determined at the time the loan is funded. Wilhoit is making an assumption the rate will be approximately four percent per annum for the proposed schedule of payments, which is attached.

It is estimated that the ARSM for the repayment of the loan would necessitate a surcharge of approximately \$19.00 per month for the 95 customers of the system. However, it is anticipated that the project will qualify for principal reduction with ARRA funds, but it is unknown what amount will be reduced. Any principal reduction would reduce the surcharge needed to repay the loan.

The arsenic remediation expense is a necessary expense by the Company in order to provide quality water to its customers.

**PUBLIC NOTICE OF  
AN APPLICATION FOR AN ORDER  
AUTHORIZING THE ISSUANCE OF DEBT  
BY WILHOIT WATER COMPANY, INC.  
(Yavapai Mobile Home Estates)**

Wilhoit Water Company, Inc. (Company) filed an Application with the Arizona Corporation Commission (Commission) for an order authorizing Applicant to issue \$320,000 of debt to purchase and install an Arsenic Remediation System. The application is available for inspection during regular business hours at the office of the Commission in Phoenix, Arizona and the Company's offices in Clarkdale, Arizona.

Intervention in the Commission's proceedings on the application shall be permitted to any person entitled by law to intervene and having a direct substantial interest in this matter. Persons desiring to intervene must file a Motion to Intervene with the Commission which must be served upon applicant and which, at a minimum, shall contain the following information:

1. The name, address and telephone number of the proposed intervenor and of any person upon whom service of documents is to be made if different than the intervenor.
2. A short statement of the proposed intervenor's interest in the proceeding.
3. Whether the proposed intervenor desires a formal evidentiary hearing on the application and the reasons for such a hearing.
4. A statement certifying that a copy of the Motion to Intervene has been mailed to Applicant.

The granting of Motions to Intervene shall be governed by A.A.C. R14-3-105, except that all Motions to Intervene must be filed on, or before, the 15<sup>th</sup> day after this notice.



## Opinion of Probable Cost of Construction

Whilholt Water Company  
Yavapai Estates  
Chino Valley, Arizona

### Arsenic Treatment Facility-Yavapai Estates

Removal of Existing System	1	LS	\$5,000	\$5,000
Expansion/Alteration of Existing Building	1	LS	\$15,000	\$15,000
Arsenic Treatment	1	LS	\$125,000	\$125,000
Installation of New System/Materials/Chemicals/Electrical	1	LS	\$75,000	\$75,000
		<b>Subtotal</b>	<b>\$220,000</b>	
Contingency 10%			\$22,000	
Construction Cost Subtotal			\$242,000	
Engineering, Permitting, As-Builts 10%			\$24,200	
<b>Total Probable Cost</b>			<b>\$266,200</b>	

- Estimates do not include Payment/Performance Bonds or any Applicable Taxes.

## **EQUIPMENT LIST WATERBOY 2-WB-82**

### Equipment Supplied by Siemens Water Technologies, Corp.

Two (2) Flocculator/Settler/Filter Unit(s): Overall dimensions for each are: 8 feet 9 inches long by 7 feet 10 inches wide by 7 feet 6 inches high (8'-9" L x 7'-10" W x 7'-6" H). Shipping weight for each is 8,000 pounds; operating weight is 24,000 pounds.

**NOTE:** Units are finished as follows:

Interior -- Factory - applied finish protective coating suitable for potable water service.

Exterior -- Factory - applied finish protective coating, except for bottom

Bottom -- Not finished and is to be set in coal tar or asphaltic base mastic compound (applied to concrete base pad by others).

Mixed Media Filter: materials and supporting gravel, 12.4 sq.ft. area per tank. Media consists of 18 in. of Anthracite coal (MS-4), 9 in. of Silica sand (MS-18) and 3 in. of High Density sand (MS-21). All quantities shipped include sufficient overage to provide a 30 in. effective filter depth after installation. Gravel consists of 3 in. of High Density support gravel (MS-22), 9 in. of Silica gravel (MS-1). Approximate filter media and gravel shipping weight is 4,500 lbs. per tank in 50 and 100 lb. bags on pallets.

Tube Settler: 7 ½° tube module with baffle, 153 gpd/sq.ft. overflow rate, factory installed.

The following commercial equipment is included as part of each unit:

Flocculator Drive: one (1) per unit, ¼ hp drive motor, 115/60/1.

Control Valves:

Influent Rate Control Valve: one (1) per unit, 2 inch float controlled.

Effluent Rate Control Valve: one (1) per unit, 2 inch float controlled.

Effluent Valve: one (1) per unit, 1 ¼ inch ball/electric actuator.

Backwash Valve: one (1) per unit, 2 ½ inch butterfly/electric actuator.

Backwash Rate Set Valve: one (1) per unit, 3 inch butterfly with handle.

Siphon Control Solenoid Valve: one (1) per unit, two way.

Pumps:

Effluent Pump: one (1) per unit, centrifugal, end suction, close coupled, 60 gpm at 53 feet TDH, 230/460V/60/3, 1 hp ODP motor with protection switch.

Backwash Pump: one (1) per system, centrifugal, end suction, close coupled, 220 gpm at 65 feet TDH, 230/460V/60/3, 7 ½ hp ODP motor.

Controls:

Control Panel: one (1) per unit consisting of one (1) Hoffman enclosure, NEMA 4, with relays, lights, and switches controlled by a programmable logic controller (PLC).

Power Panel: one (1) per system consisting of one (1) Hoffman enclosure, NEMA 4, 115/230V, 60 Hz, 3 phase, 4 wire. The power panel consists of:

Motor Starter Protectors & Contactors:

- a) Unit #1 Effluent Pump: one (1) per tank, size 00.
- b) Unit #2 Effluent Pump: one (1) per tank, size 00.
- c) Backwash Pump: one (1) per system, size 1.

Circuit Breakers:

- a) Unit #1 control panel and common, CB-1, one (1) per system
- b) Unit #2 control panel and common, CB-2, one (1) per system
- c) Mixer Outlets, CB-3, one (1) per system

NOTE: Circuit breakers will be placed in the power panel if 115/230 volt, 3 phase, 4 wire supply. Separate control panel feed is required if the supply voltage is 230 volt, 3 phase, 3 wire.

Filter Pressure Switch Assembly: one (1) per tank, which includes the following:

Compound Gauge: pressure-vacuum, manufactured by Ashcroft.

Vacuum Switch: automatic reset, 30 in. high range, manufactured by ASCO.  
One (1) per tank, backwash initiate

Convenience Outlets: as required for chemical feed pumps and mixers.

Flow Indicator: one (1) per tank, 20-125 GPM, Blue-White Industries.

Chemical Feed Assemblies:

Ferric Chloride Feed Assembly: one (1), which includes the following:

Tank: one (1), 50 gallon capacity, polyethylene with cover.

Chemical Feed Pump: one (1), 60 gpd @ 100 psi, positive displacement diaphragm type, manual control.

Mixer: one (1), clamp mounted, direct drive, 1/4 hp, 115V, 60 Hz, single phase with stainless steel shaft and dual propellers, Model D-14, manufactured by Mixmor.

Hypochlorite: one (1), which includes the following:

Tank: one (1), 50 gallon capacity polyethylene, with cover and mixer bracket.

Chemical Feed Pump: one (1), 24 gpd at 110 psi, positive displacement, diaphragm type, manual control.

Mixer: one (1), clamp mounted, 1/20 hp, 115V, 60 Hz, single phase with stainless steel shaft.

Polyelectrolyte Feed Assembly: one (1), which includes the following:

Tank: one (1), 50 gallon polyethylene, with cover and mixer bracket.

Chemical Feed Pump: one (1), per tank, 24 gpd at 300 psi, positive displacement, diaphragm type, manual control.

Mixer: one (1), clamp mounted, 1/20 hp, 115V, 60 Hz, single phase, with stainless steel shaft.

Chemical Disperser: one (1) per system, with support.

Equipment: supplied for jobsite plant connection:

#### Outer Siphon Pipe Spool

Drain Plug: six (6), three, 1 inch NPT pipe plug, Galvanized.

Valve Linkage: two (2) influent and effluent float operated valve; float, rod, and arm.

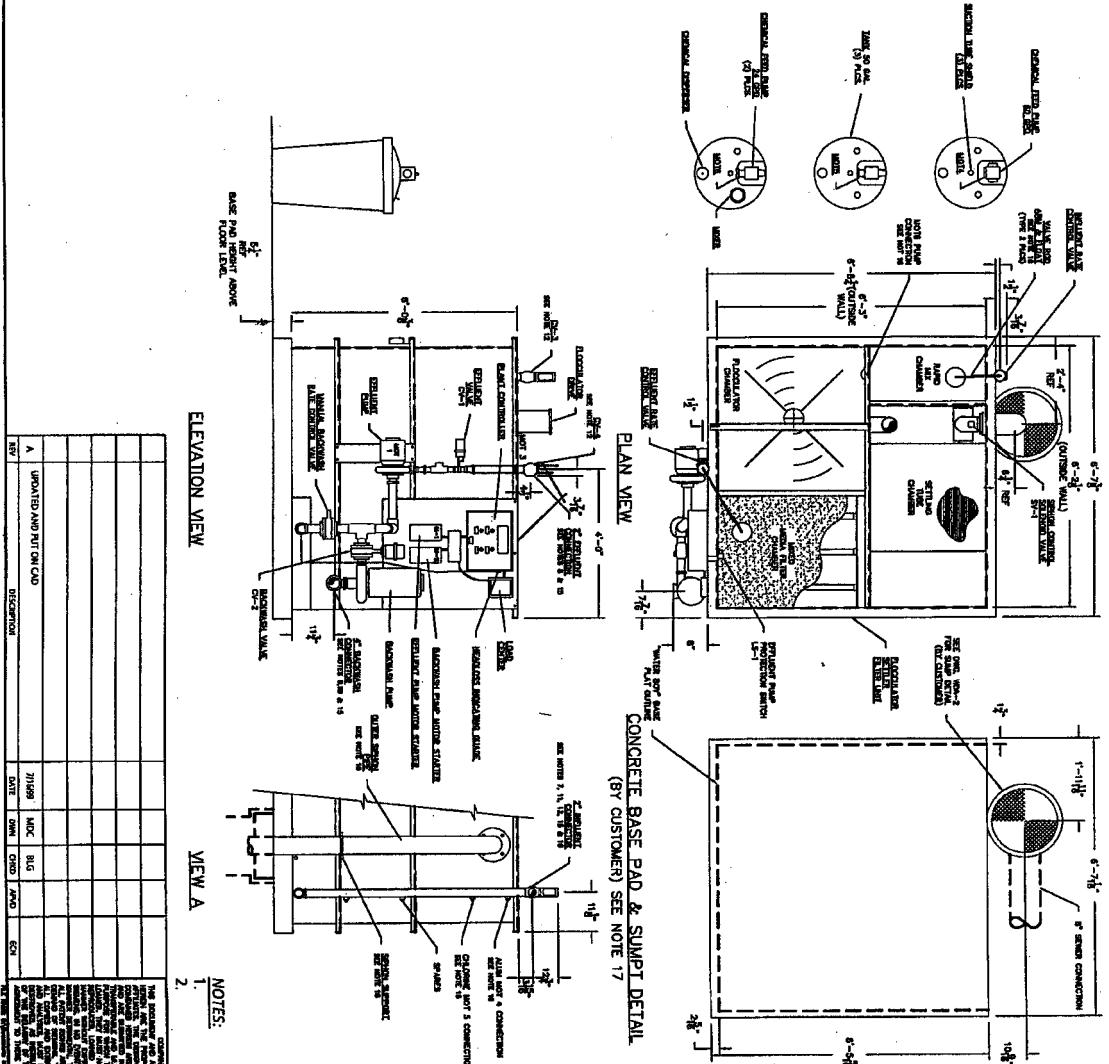
**NOTE**: Availability of equipment components specified above may dictate substitutions of equal quality at the discretion of Siemens Water Technologies, Corp.

Owner's Manuals: three (3), with installation, operation, and maintenance instructions, drawings, and manufacturers' bulletins.

Technical Direction: Five (5) days, for media placement, plant startup, and operator training in one (1) trip to the jobsite.

**Piping, wiring, and installation of all items is by others.**

**Chemicals are not included.**



SECTION

1. REFER TO SEPARATE EQUIPMENT LIST FOR DETAILED DESCRIPTION OF ITEMS FURNISHED BY SIEMENS.
  2. SHIPPING WEIGHT OF WB-B2 IS APPROXIMATELY 800 LBS.
  3. RECOMMENDED OVERHEAD CLEARANCE FOR SERVICE AND MAINTENANCE IS 4'-0" ABOVE PLANT.
  4. RECOMMENDED CLEARANCE FOR FRONT, BACK, AND LEFT SIDE IS 4'-0" FOR ACCESS. CLEARANCE FOR RIGHT SIDE IS 1'-6" MINIMUM.
  5. SEE DWG. "ELECTRICAL CONTROL SCHEMATIC" DW. "FLOW DIAGRAM" AND DWG. "ELECTRICAL INTERCONNECTION DIAGRAM".
  6. POWER SUPPLY TO BE 240 VOLT, 4 WIRE DELTA, 50 Hz, 70 AMP.
  7. PLANT CONTROLLER IS PROVIDED WITH A CONTACT TO AUTOMATICALLY START AND STOP A CUSTOMER FURNISHED RAW WATER PUMP. IF SUPPLY IS BY GRAVITY, SAME CONTACT WITH ENERGIZE OR DE-ENERGIZE A CUSTOMER FURNISHED AUTOMATIC SHUT-OFF VALVE. THIS VALUE CAN BE FURNISHED BY SIEMENS AS AN OPTIONAL EXTRA. SEE DWG. ELECTRICAL INTERCONNECTION DIAGRAM.
  8. CIRCUITRY IN PLANT CONTROLLER IS PROVIDED TO OPERATE "WATER BOY" BY A LEVEL SWITCH LOCATED IN THE PRESSURE WATER STORAGE TANK. CONTACTS SHOULD CLOSE AT LEAST 1/2 IN. FROM THE BOTTOM OF THE TANK, WITH A VOLUME OF AT LEAST 100 GALLONS IN THE STORAGE TANK BETWEEN THESE POINTS. (LEVEL SWITCH BY CUSTOMER).
  9. FINISHED WATER STORAGE TANK SHIELD SHOULD BE PROVIDED WITH A LEVEL SWITCH FOR BACKWASH PUMP PROTECTION. CONTACTS SHOULD OPEN WHEN WATER LEVEL IS 8" ELECTRICAL HEIGHT ABOVE SUCTION POINT. CONTACT SHOULD CLOSE ON RISING LEVEL. A MINIMUM STORAGE VOLUME OF AT LEAST 2,400 GAL FOR BACKWASH IS REQUIRED. (LEVEL SWITCH BY CUSTOMER).
  10. A SHUTOFF VALVE IS RECOMMENDED IN THE BACKWASH SUCTION LINE AT THE STORAGE TANK. (BY CUSTOMER).
  11. A MINIMUM WATER PRESSURE REQUIRED AT "WATER BOY" INFILTRATION CONNECTION IS 10 PSIG AT 60 GPM.
  12. INFILTRANT FLOAT VALVE (GW-1) DAMAGE IS ADJUSTABLE TO SET PLANT FLOW RATE. (WAVE GW-1 AND GW-2) MAY BE ROTATED TO ANY POSITION TO ACCOMMODATE INSTALLATION.
  13. WATER LINE AND HOSE ARE PROVIDED FOR CHEMICAL MIXING. EFLUID FROM HOSE BIB ON "WATER BOY" MAY BE USED.
  14. PARTS KIT CONTAINS MISCELLANEOUS MOUNTING HARDWARE, SPARES AND PLANT OPERATING AIDS.
  15. LOCATION DIMENSIONS FOR INFILTRANT, EFLUID AND BACKWASH TOLERANCES ARE APPROX. REF. ONLY. ALLOW FOR MANUFACTURING TOLERANCES.
  16. ITEMS TO BE ASSEMBLED AT WORKSITE BY CUSTOMER: SIEMENS WILL SUPPLY WIRING INSTRUCTIONS.
  17. SLAB MUST BE DESIGNED FOR 600 PSF OPERATING LOAD.
  18. THE UNIT IS FINISH PAINTED AS FOLLOWS:
    - INTERIOR - FACTORY APPLIED PROTECTIVE COATING SUITABLE FOR POTABLE WATER
    - EXTERIOR - SILVER FINISH PAINTED FOR BOTTOM SURFACE
 THE UNIT SHOULD BE SET IN CONCRETE OR ASPHALTIC BASE CONCRETE APPLIED TO THE CONCRETE BASE PAD BY CUSTOMER.

**SIEMENS**

## Wilhoit Water Company - Arsenic Treatment System

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Loan amount	\$ 320,000.00
Annual interest rate	4.000%
Loan period in years	20
Estimated start date of loan	8/1/2009
Monthly payment	\$ 1,939.14
Number of payments	240
Total interest	\$ 145,392.89
Total cost of loan	\$ 465,392.89

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	9/1/2009	\$ 320,000.00	\$ 1,939.14	\$ 872.47	\$ 1,066.67	\$ 319,127.53
2	10/1/2009	\$ 319,127.53	\$ 1,939.14	\$ 875.38	\$ 1,063.76	\$ 318,252.15
3	11/1/2009	\$ 318,252.15	\$ 1,939.14	\$ 878.30	\$ 1,060.84	\$ 317,373.85
4	12/1/2009	\$ 317,373.85	\$ 1,939.14	\$ 881.22	\$ 1,057.91	\$ 316,492.63
5	1/1/2010	\$ 316,492.63	\$ 1,939.14	\$ 884.16	\$ 1,054.98	\$ 315,608.47
6	2/1/2010	\$ 315,608.47	\$ 1,939.14	\$ 887.11	\$ 1,052.03	\$ 314,721.36
7	3/1/2010	\$ 314,721.36	\$ 1,939.14	\$ 890.07	\$ 1,049.07	\$ 313,831.29
8	4/1/2010	\$ 313,831.29	\$ 1,939.14	\$ 893.03	\$ 1,046.10	\$ 312,938.26
9	5/1/2010	\$ 312,938.26	\$ 1,939.14	\$ 896.01	\$ 1,043.13	\$ 312,042.25
10	6/1/2010	\$ 312,042.25	\$ 1,939.14	\$ 899.00	\$ 1,040.14	\$ 311,143.26
11	7/1/2010	\$ 311,143.26	\$ 1,939.14	\$ 901.99	\$ 1,037.14	\$ 310,241.26
12	8/1/2010	\$ 310,241.26	\$ 1,939.14	\$ 905.00	\$ 1,034.14	\$ 309,336.26
13	9/1/2010	\$ 309,336.26	\$ 1,939.14	\$ 908.02	\$ 1,031.12	\$ 308,428.25
14	10/1/2010	\$ 308,428.25	\$ 1,939.14	\$ 911.04	\$ 1,028.09	\$ 307,517.20
15	11/1/2010	\$ 307,517.20	\$ 1,939.14	\$ 914.08	\$ 1,025.06	\$ 306,603.12
16	12/1/2010	\$ 306,603.12	\$ 1,939.14	\$ 917.13	\$ 1,022.01	\$ 305,686.00
17	1/1/2011	\$ 305,686.00	\$ 1,939.14	\$ 920.18	\$ 1,018.95	\$ 304,765.81
18	2/1/2011	\$ 304,765.81	\$ 1,939.14	\$ 923.25	\$ 1,015.89	\$ 303,842.56
19	3/1/2011	\$ 303,842.56	\$ 1,939.14	\$ 926.33	\$ 1,012.81	\$ 302,916.23
20	4/1/2011	\$ 302,916.23	\$ 1,939.14	\$ 929.42	\$ 1,009.72	\$ 301,986.82
21	5/1/2011	\$ 301,986.82	\$ 1,939.14	\$ 932.51	\$ 1,006.62	\$ 301,054.30
22	6/1/2011	\$ 301,054.30	\$ 1,939.14	\$ 935.62	\$ 1,003.51	\$ 300,118.68
23	7/1/2011	\$ 300,118.68	\$ 1,939.14	\$ 938.74	\$ 1,000.40	\$ 299,179.94
24	8/1/2011	\$ 299,179.94	\$ 1,939.14	\$ 941.87	\$ 997.27	\$ 298,238.07
25	9/1/2011	\$ 298,238.07	\$ 1,939.14	\$ 945.01	\$ 994.13	\$ 297,293.06
26	10/1/2011	\$ 297,293.06	\$ 1,939.14	\$ 948.16	\$ 990.98	\$ 296,344.90
27	11/1/2011	\$ 296,344.90	\$ 1,939.14	\$ 951.32	\$ 987.82	\$ 295,393.58
28	12/1/2011	\$ 295,393.58	\$ 1,939.14	\$ 954.49	\$ 984.65	\$ 294,439.09
29	1/1/2012	\$ 294,439.09	\$ 1,939.14	\$ 957.67	\$ 981.46	\$ 293,481.41
30	2/1/2012	\$ 293,481.41	\$ 1,939.14	\$ 960.87	\$ 978.27	\$ 292,520.55
31	3/1/2012	\$ 292,520.55	\$ 1,939.14	\$ 964.07	\$ 975.07	\$ 291,556.48
32	4/1/2012	\$ 291,556.48	\$ 1,939.14	\$ 967.28	\$ 971.85	\$ 290,589.20

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
33	5/1/2012	\$ 290,589.20	\$ 1,939.14	\$ 970.51	\$ 968.63	\$ 289,618.69
34	6/1/2012	\$ 289,618.69	\$ 1,939.14	\$ 973.74	\$ 965.40	\$ 288,644.95
35	7/1/2012	\$ 288,644.95	\$ 1,939.14	\$ 976.99	\$ 962.15	\$ 287,667.96
36	8/1/2012	\$ 287,667.96	\$ 1,939.14	\$ 980.24	\$ 958.89	\$ 286,687.72
37	9/1/2012	\$ 286,687.72	\$ 1,939.14	\$ 983.51	\$ 955.63	\$ 285,704.21
38	10/1/2012	\$ 285,704.21	\$ 1,939.14	\$ 986.79	\$ 952.35	\$ 284,717.42
39	11/1/2012	\$ 284,717.42	\$ 1,939.14	\$ 990.08	\$ 949.06	\$ 283,727.34
40	12/1/2012	\$ 283,727.34	\$ 1,939.14	\$ 993.38	\$ 945.76	\$ 282,733.96
41	1/1/2013	\$ 282,733.96	\$ 1,939.14	\$ 996.69	\$ 942.45	\$ 281,737.27
42	2/1/2013	\$ 281,737.27	\$ 1,939.14	\$ 1,000.01	\$ 939.12	\$ 280,737.25
43	3/1/2013	\$ 280,737.25	\$ 1,939.14	\$ 1,003.35	\$ 935.79	\$ 279,733.91
44	4/1/2013	\$ 279,733.91	\$ 1,939.14	\$ 1,006.69	\$ 932.45	\$ 278,727.22
45	5/1/2013	\$ 278,727.22	\$ 1,939.14	\$ 1,010.05	\$ 929.09	\$ 277,717.17
46	6/1/2013	\$ 277,717.17	\$ 1,939.14	\$ 1,013.41	\$ 925.72	\$ 276,703.76
47	7/1/2013	\$ 276,703.76	\$ 1,939.14	\$ 1,016.79	\$ 922.35	\$ 275,686.97
48	8/1/2013	\$ 275,686.97	\$ 1,939.14	\$ 1,020.18	\$ 918.96	\$ 274,666.79
49	9/1/2013	\$ 274,666.79	\$ 1,939.14	\$ 1,023.58	\$ 915.56	\$ 273,643.21
50	10/1/2013	\$ 273,643.21	\$ 1,939.14	\$ 1,026.99	\$ 912.14	\$ 272,616.21
51	11/1/2013	\$ 272,616.21	\$ 1,939.14	\$ 1,030.42	\$ 908.72	\$ 271,585.80
52	12/1/2013	\$ 271,585.80	\$ 1,939.14	\$ 1,033.85	\$ 905.29	\$ 270,551.95
53	1/1/2014	\$ 270,551.95	\$ 1,939.14	\$ 1,037.30	\$ 901.84	\$ 269,514.65
54	2/1/2014	\$ 269,514.65	\$ 1,939.14	\$ 1,040.75	\$ 898.38	\$ 268,473.89
55	3/1/2014	\$ 268,473.89	\$ 1,939.14	\$ 1,044.22	\$ 894.91	\$ 267,429.67
56	4/1/2014	\$ 267,429.67	\$ 1,939.14	\$ 1,047.70	\$ 891.43	\$ 266,381.96
57	5/1/2014	\$ 266,381.96	\$ 1,939.14	\$ 1,051.20	\$ 887.94	\$ 265,330.77
58	6/1/2014	\$ 265,330.77	\$ 1,939.14	\$ 1,054.70	\$ 884.44	\$ 264,276.07
59	7/1/2014	\$ 264,276.07	\$ 1,939.14	\$ 1,058.22	\$ 880.92	\$ 263,217.85
60	8/1/2014	\$ 263,217.85	\$ 1,939.14	\$ 1,061.74	\$ 877.39	\$ 262,156.10
61	9/1/2014	\$ 262,156.10	\$ 1,939.14	\$ 1,065.28	\$ 873.85	\$ 261,090.82
62	10/1/2014	\$ 261,090.82	\$ 1,939.14	\$ 1,068.83	\$ 870.30	\$ 260,021.99
63	11/1/2014	\$ 260,021.99	\$ 1,939.14	\$ 1,072.40	\$ 866.74	\$ 258,949.59
64	12/1/2014	\$ 258,949.59	\$ 1,939.14	\$ 1,075.97	\$ 863.17	\$ 257,873.62
65	1/1/2015	\$ 257,873.62	\$ 1,939.14	\$ 1,079.56	\$ 859.58	\$ 256,794.06
66	2/1/2015	\$ 256,794.06	\$ 1,939.14	\$ 1,083.16	\$ 855.98	\$ 255,710.90
67	3/1/2015	\$ 255,710.90	\$ 1,939.14	\$ 1,086.77	\$ 852.37	\$ 254,624.14
68	4/1/2015	\$ 254,624.14	\$ 1,939.14	\$ 1,090.39	\$ 848.75	\$ 253,533.75
69	5/1/2015	\$ 253,533.75	\$ 1,939.14	\$ 1,094.02	\$ 845.11	\$ 252,439.72
70	6/1/2015	\$ 252,439.72	\$ 1,939.14	\$ 1,097.67	\$ 841.47	\$ 251,342.05
71	7/1/2015	\$ 251,342.05	\$ 1,939.14	\$ 1,101.33	\$ 837.81	\$ 250,240.72
72	8/1/2015	\$ 250,240.72	\$ 1,939.14	\$ 1,105.00	\$ 834.14	\$ 249,135.72
73	9/1/2015	\$ 249,135.72	\$ 1,939.14	\$ 1,108.68	\$ 830.45	\$ 248,027.03
74	10/1/2015	\$ 248,027.03	\$ 1,939.14	\$ 1,112.38	\$ 826.76	\$ 246,914.65
75	11/1/2015	\$ 246,914.65	\$ 1,939.14	\$ 1,116.09	\$ 823.05	\$ 245,798.57
76	12/1/2015	\$ 245,798.57	\$ 1,939.14	\$ 1,119.81	\$ 819.33	\$ 244,678.76
77	1/1/2016	\$ 244,678.76	\$ 1,939.14	\$ 1,123.54	\$ 815.60	\$ 243,555.22
78	2/1/2016	\$ 243,555.22	\$ 1,939.14	\$ 1,127.29	\$ 811.85	\$ 242,427.93
79	3/1/2016	\$ 242,427.93	\$ 1,939.14	\$ 1,131.04	\$ 808.09	\$ 241,296.89

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
80	4/1/2016	\$ 241,296.89	\$ 1,939.14	\$ 1,134.81	\$ 804.32	\$ 240,162.07
81	5/1/2016	\$ 240,162.07	\$ 1,939.14	\$ 1,138.60	\$ 800.54	\$ 239,023.47
82	6/1/2016	\$ 239,023.47	\$ 1,939.14	\$ 1,142.39	\$ 796.74	\$ 237,881.08
83	7/1/2016	\$ 237,881.08	\$ 1,939.14	\$ 1,146.20	\$ 792.94	\$ 236,734.88
84	8/1/2016	\$ 236,734.88	\$ 1,939.14	\$ 1,150.02	\$ 789.12	\$ 235,584.86
85	9/1/2016	\$ 235,584.86	\$ 1,939.14	\$ 1,153.85	\$ 785.28	\$ 234,431.01
86	10/1/2016	\$ 234,431.01	\$ 1,939.14	\$ 1,157.70	\$ 781.44	\$ 233,273.31
87	11/1/2016	\$ 233,273.31	\$ 1,939.14	\$ 1,161.56	\$ 777.58	\$ 232,111.75
88	12/1/2016	\$ 232,111.75	\$ 1,939.14	\$ 1,165.43	\$ 773.71	\$ 230,946.32
89	1/1/2017	\$ 230,946.32	\$ 1,939.14	\$ 1,169.32	\$ 769.82	\$ 229,777.00
90	2/1/2017	\$ 229,777.00	\$ 1,939.14	\$ 1,173.21	\$ 765.92	\$ 228,603.79
91	3/1/2017	\$ 228,603.79	\$ 1,939.14	\$ 1,177.12	\$ 762.01	\$ 227,426.66
92	4/1/2017	\$ 227,426.66	\$ 1,939.14	\$ 1,181.05	\$ 758.09	\$ 226,245.61
93	5/1/2017	\$ 226,245.61	\$ 1,939.14	\$ 1,184.99	\$ 754.15	\$ 225,060.63
94	6/1/2017	\$ 225,060.63	\$ 1,939.14	\$ 1,188.93	\$ 750.20	\$ 223,871.69
95	7/1/2017	\$ 223,871.69	\$ 1,939.14	\$ 1,192.90	\$ 746.24	\$ 222,678.80
96	8/1/2017	\$ 222,678.80	\$ 1,939.14	\$ 1,196.87	\$ 742.26	\$ 221,481.92
97	9/1/2017	\$ 221,481.92	\$ 1,939.14	\$ 1,200.86	\$ 738.27	\$ 220,281.06
98	10/1/2017	\$ 220,281.06	\$ 1,939.14	\$ 1,204.87	\$ 734.27	\$ 219,076.19
99	11/1/2017	\$ 219,076.19	\$ 1,939.14	\$ 1,208.88	\$ 730.25	\$ 217,867.31
100	12/1/2017	\$ 217,867.31	\$ 1,939.14	\$ 1,212.91	\$ 726.22	\$ 216,654.39
101	1/1/2018	\$ 216,654.39	\$ 1,939.14	\$ 1,216.96	\$ 722.18	\$ 215,437.44
102	2/1/2018	\$ 215,437.44	\$ 1,939.14	\$ 1,221.01	\$ 718.12	\$ 214,216.43
103	3/1/2018	\$ 214,216.43	\$ 1,939.14	\$ 1,225.08	\$ 714.05	\$ 212,991.34
104	4/1/2018	\$ 212,991.34	\$ 1,939.14	\$ 1,229.17	\$ 709.97	\$ 211,762.18
105	5/1/2018	\$ 211,762.18	\$ 1,939.14	\$ 1,233.26	\$ 705.87	\$ 210,528.92
106	6/1/2018	\$ 210,528.92	\$ 1,939.14	\$ 1,237.37	\$ 701.76	\$ 209,291.54
107	7/1/2018	\$ 209,291.54	\$ 1,939.14	\$ 1,241.50	\$ 697.64	\$ 208,050.04
108	8/1/2018	\$ 208,050.04	\$ 1,939.14	\$ 1,245.64	\$ 693.50	\$ 206,804.41
109	9/1/2018	\$ 206,804.41	\$ 1,939.14	\$ 1,249.79	\$ 689.35	\$ 205,554.62
110	10/1/2018	\$ 205,554.62	\$ 1,939.14	\$ 1,253.95	\$ 685.18	\$ 204,300.66
111	11/1/2018	\$ 204,300.66	\$ 1,939.14	\$ 1,258.13	\$ 681.00	\$ 203,042.53
112	12/1/2018	\$ 203,042.53	\$ 1,939.14	\$ 1,262.33	\$ 676.81	\$ 201,780.20
113	1/1/2019	\$ 201,780.20	\$ 1,939.14	\$ 1,266.54	\$ 672.60	\$ 200,513.66
114	2/1/2019	\$ 200,513.66	\$ 1,939.14	\$ 1,270.76	\$ 668.38	\$ 199,242.90
115	3/1/2019	\$ 199,242.90	\$ 1,939.14	\$ 1,274.99	\$ 664.14	\$ 197,967.91
116	4/1/2019	\$ 197,967.91	\$ 1,939.14	\$ 1,279.24	\$ 659.89	\$ 196,688.67
117	5/1/2019	\$ 196,688.67	\$ 1,939.14	\$ 1,283.51	\$ 655.63	\$ 195,405.16
118	6/1/2019	\$ 195,405.16	\$ 1,939.14	\$ 1,287.79	\$ 651.35	\$ 194,117.37
119	7/1/2019	\$ 194,117.37	\$ 1,939.14	\$ 1,292.08	\$ 647.06	\$ 192,825.29
120	8/1/2019	\$ 192,825.29	\$ 1,939.14	\$ 1,296.39	\$ 642.75	\$ 191,528.91
121	9/1/2019	\$ 191,528.91	\$ 1,939.14	\$ 1,300.71	\$ 638.43	\$ 190,228.20
122	10/1/2019	\$ 190,228.20	\$ 1,939.14	\$ 1,305.04	\$ 634.09	\$ 188,923.16
123	11/1/2019	\$ 188,923.16	\$ 1,939.14	\$ 1,309.39	\$ 629.74	\$ 187,613.76
124	12/1/2019	\$ 187,613.76	\$ 1,939.14	\$ 1,313.76	\$ 625.38	\$ 186,300.00
125	1/1/2020	\$ 186,300.00	\$ 1,939.14	\$ 1,318.14	\$ 621.00	\$ 184,981.87
126	2/1/2020	\$ 184,981.87	\$ 1,939.14	\$ 1,322.53	\$ 616.61	\$ 183,659.34

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
127	3/1/2020	\$ 183,659.34	\$ 1,939.14	\$ 1,326.94	\$ 612.20	\$ 182,332.40
128	4/1/2020	\$ 182,332.40	\$ 1,939.14	\$ 1,331.36	\$ 607.77	\$ 181,001.03
129	5/1/2020	\$ 181,001.03	\$ 1,939.14	\$ 1,335.80	\$ 603.34	\$ 179,665.23
130	6/1/2020	\$ 179,665.23	\$ 1,939.14	\$ 1,340.25	\$ 598.88	\$ 178,324.98
131	7/1/2020	\$ 178,324.98	\$ 1,939.14	\$ 1,344.72	\$ 594.42	\$ 176,980.26
132	8/1/2020	\$ 176,980.26	\$ 1,939.14	\$ 1,349.20	\$ 589.93	\$ 175,631.06
133	9/1/2020	\$ 175,631.06	\$ 1,939.14	\$ 1,353.70	\$ 585.44	\$ 174,277.36
134	10/1/2020	\$ 174,277.36	\$ 1,939.14	\$ 1,358.21	\$ 580.92	\$ 172,919.15
135	11/1/2020	\$ 172,919.15	\$ 1,939.14	\$ 1,362.74	\$ 576.40	\$ 171,556.41
136	12/1/2020	\$ 171,556.41	\$ 1,939.14	\$ 1,367.28	\$ 571.85	\$ 170,189.12
137	1/1/2021	\$ 170,189.12	\$ 1,939.14	\$ 1,371.84	\$ 567.30	\$ 168,817.28
138	2/1/2021	\$ 168,817.28	\$ 1,939.14	\$ 1,376.41	\$ 562.72	\$ 167,440.87
139	3/1/2021	\$ 167,440.87	\$ 1,939.14	\$ 1,381.00	\$ 558.14	\$ 166,059.87
140	4/1/2021	\$ 166,059.87	\$ 1,939.14	\$ 1,385.60	\$ 553.53	\$ 164,674.27
141	5/1/2021	\$ 164,674.27	\$ 1,939.14	\$ 1,390.22	\$ 548.91	\$ 163,284.04
142	6/1/2021	\$ 163,284.04	\$ 1,939.14	\$ 1,394.86	\$ 544.28	\$ 161,889.19
143	7/1/2021	\$ 161,889.19	\$ 1,939.14	\$ 1,399.51	\$ 539.63	\$ 160,489.68
144	8/1/2021	\$ 160,489.68	\$ 1,939.14	\$ 1,404.17	\$ 534.97	\$ 159,085.51
145	9/1/2021	\$ 159,085.51	\$ 1,939.14	\$ 1,408.85	\$ 530.29	\$ 157,676.66
146	10/1/2021	\$ 157,676.66	\$ 1,939.14	\$ 1,413.55	\$ 525.59	\$ 156,263.11
147	11/1/2021	\$ 156,263.11	\$ 1,939.14	\$ 1,418.26	\$ 520.88	\$ 154,844.85
148	12/1/2021	\$ 154,844.85	\$ 1,939.14	\$ 1,422.99	\$ 516.15	\$ 153,421.86
149	1/1/2022	\$ 153,421.86	\$ 1,939.14	\$ 1,427.73	\$ 511.41	\$ 151,994.13
150	2/1/2022	\$ 151,994.13	\$ 1,939.14	\$ 1,432.49	\$ 506.65	\$ 150,561.64
151	3/1/2022	\$ 150,561.64	\$ 1,939.14	\$ 1,437.26	\$ 501.87	\$ 149,124.37
152	4/1/2022	\$ 149,124.37	\$ 1,939.14	\$ 1,442.06	\$ 497.08	\$ 147,682.32
153	5/1/2022	\$ 147,682.32	\$ 1,939.14	\$ 1,446.86	\$ 492.27	\$ 146,235.46
154	6/1/2022	\$ 146,235.46	\$ 1,939.14	\$ 1,451.69	\$ 487.45	\$ 144,783.77
155	7/1/2022	\$ 144,783.77	\$ 1,939.14	\$ 1,456.52	\$ 482.61	\$ 143,327.25
156	8/1/2022	\$ 143,327.25	\$ 1,939.14	\$ 1,461.38	\$ 477.76	\$ 141,865.87
157	9/1/2022	\$ 141,865.87	\$ 1,939.14	\$ 1,466.25	\$ 472.89	\$ 140,399.62
158	10/1/2022	\$ 140,399.62	\$ 1,939.14	\$ 1,471.14	\$ 468.00	\$ 138,928.48
159	11/1/2022	\$ 138,928.48	\$ 1,939.14	\$ 1,476.04	\$ 463.09	\$ 137,452.44
160	12/1/2022	\$ 137,452.44	\$ 1,939.14	\$ 1,480.96	\$ 458.17	\$ 135,971.47
161	1/1/2023	\$ 135,971.47	\$ 1,939.14	\$ 1,485.90	\$ 453.24	\$ 134,485.57
162	2/1/2023	\$ 134,485.57	\$ 1,939.14	\$ 1,490.85	\$ 448.29	\$ 132,994.72
163	3/1/2023	\$ 132,994.72	\$ 1,939.14	\$ 1,495.82	\$ 443.32	\$ 131,498.90
164	4/1/2023	\$ 131,498.90	\$ 1,939.14	\$ 1,500.81	\$ 438.33	\$ 129,998.09
165	5/1/2023	\$ 129,998.09	\$ 1,939.14	\$ 1,505.81	\$ 433.33	\$ 128,492.28
166	6/1/2023	\$ 128,492.28	\$ 1,939.14	\$ 1,510.83	\$ 428.31	\$ 126,981.45
167	7/1/2023	\$ 126,981.45	\$ 1,939.14	\$ 1,515.87	\$ 423.27	\$ 125,465.59
168	8/1/2023	\$ 125,465.59	\$ 1,939.14	\$ 1,520.92	\$ 418.22	\$ 123,944.67
169	9/1/2023	\$ 123,944.67	\$ 1,939.14	\$ 1,525.99	\$ 413.15	\$ 122,418.68
170	10/1/2023	\$ 122,418.68	\$ 1,939.14	\$ 1,531.07	\$ 408.06	\$ 120,887.61
171	11/1/2023	\$ 120,887.61	\$ 1,939.14	\$ 1,536.18	\$ 402.96	\$ 119,351.43
172	12/1/2023	\$ 119,351.43	\$ 1,939.14	\$ 1,541.30	\$ 397.84	\$ 117,810.13
173	1/1/2024	\$ 117,810.13	\$ 1,939.14	\$ 1,546.44	\$ 392.70	\$ 116,263.69

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
174	2/1/2024	\$ 116,263.69	\$ 1,939.14	\$ 1,551.59	\$ 387.55	\$ 114,712.10
175	3/1/2024	\$ 114,712.10	\$ 1,939.14	\$ 1,556.76	\$ 382.37	\$ 113,155.34
176	4/1/2024	\$ 113,155.34	\$ 1,939.14	\$ 1,561.95	\$ 377.18	\$ 111,593.39
177	5/1/2024	\$ 111,593.39	\$ 1,939.14	\$ 1,567.16	\$ 371.98	\$ 110,026.23
178	6/1/2024	\$ 110,026.23	\$ 1,939.14	\$ 1,572.38	\$ 366.75	\$ 108,453.84
179	7/1/2024	\$ 108,453.84	\$ 1,939.14	\$ 1,577.62	\$ 361.51	\$ 106,876.22
180	8/1/2024	\$ 106,876.22	\$ 1,939.14	\$ 1,582.88	\$ 356.25	\$ 105,293.34
181	9/1/2024	\$ 105,293.34	\$ 1,939.14	\$ 1,588.16	\$ 350.98	\$ 103,705.18
182	10/1/2024	\$ 103,705.18	\$ 1,939.14	\$ 1,593.45	\$ 345.68	\$ 102,111.72
183	11/1/2024	\$ 102,111.72	\$ 1,939.14	\$ 1,598.76	\$ 340.37	\$ 100,512.96
184	12/1/2024	\$ 100,512.96	\$ 1,939.14	\$ 1,604.09	\$ 335.04	\$ 98,908.87
185	1/1/2025	\$ 98,908.87	\$ 1,939.14	\$ 1,609.44	\$ 329.70	\$ 97,299.42
186	2/1/2025	\$ 97,299.42	\$ 1,939.14	\$ 1,614.81	\$ 324.33	\$ 95,684.62
187	3/1/2025	\$ 95,684.62	\$ 1,939.14	\$ 1,620.19	\$ 318.95	\$ 94,064.43
188	4/1/2025	\$ 94,064.43	\$ 1,939.14	\$ 1,625.59	\$ 313.55	\$ 92,438.84
189	5/1/2025	\$ 92,438.84	\$ 1,939.14	\$ 1,631.01	\$ 308.13	\$ 90,807.83
190	6/1/2025	\$ 90,807.83	\$ 1,939.14	\$ 1,636.44	\$ 302.69	\$ 89,171.39
191	7/1/2025	\$ 89,171.39	\$ 1,939.14	\$ 1,641.90	\$ 297.24	\$ 87,529.49
192	8/1/2025	\$ 87,529.49	\$ 1,939.14	\$ 1,647.37	\$ 291.76	\$ 85,882.12
193	9/1/2025	\$ 85,882.12	\$ 1,939.14	\$ 1,652.86	\$ 286.27	\$ 84,229.26
194	10/1/2025	\$ 84,229.26	\$ 1,939.14	\$ 1,658.37	\$ 280.76	\$ 82,570.88
195	11/1/2025	\$ 82,570.88	\$ 1,939.14	\$ 1,663.90	\$ 275.24	\$ 80,906.98
196	12/1/2025	\$ 80,906.98	\$ 1,939.14	\$ 1,669.45	\$ 269.69	\$ 79,237.53
197	1/1/2026	\$ 79,237.53	\$ 1,939.14	\$ 1,675.01	\$ 264.13	\$ 77,562.52
198	2/1/2026	\$ 77,562.52	\$ 1,939.14	\$ 1,680.60	\$ 258.54	\$ 75,881.93
199	3/1/2026	\$ 75,881.93	\$ 1,939.14	\$ 1,686.20	\$ 252.94	\$ 74,195.73
200	4/1/2026	\$ 74,195.73	\$ 1,939.14	\$ 1,691.82	\$ 247.32	\$ 72,503.91
201	5/1/2026	\$ 72,503.91	\$ 1,939.14	\$ 1,697.46	\$ 241.68	\$ 70,806.45
202	6/1/2026	\$ 70,806.45	\$ 1,939.14	\$ 1,703.12	\$ 236.02	\$ 69,103.34
203	7/1/2026	\$ 69,103.34	\$ 1,939.14	\$ 1,708.79	\$ 230.34	\$ 67,394.55
204	8/1/2026	\$ 67,394.55	\$ 1,939.14	\$ 1,714.49	\$ 224.65	\$ 65,680.06
205	9/1/2026	\$ 65,680.06	\$ 1,939.14	\$ 1,720.20	\$ 218.93	\$ 63,959.85
206	10/1/2026	\$ 63,959.85	\$ 1,939.14	\$ 1,725.94	\$ 213.20	\$ 62,233.92
207	11/1/2026	\$ 62,233.92	\$ 1,939.14	\$ 1,731.69	\$ 207.45	\$ 60,502.23
208	12/1/2026	\$ 60,502.23	\$ 1,939.14	\$ 1,737.46	\$ 201.67	\$ 58,764.76
209	1/1/2027	\$ 58,764.76	\$ 1,939.14	\$ 1,743.25	\$ 195.88	\$ 57,021.51
210	2/1/2027	\$ 57,021.51	\$ 1,939.14	\$ 1,749.07	\$ 190.07	\$ 55,272.44
211	3/1/2027	\$ 55,272.44	\$ 1,939.14	\$ 1,754.90	\$ 184.24	\$ 53,517.55
212	4/1/2027	\$ 53,517.55	\$ 1,939.14	\$ 1,760.75	\$ 178.39	\$ 51,756.80
213	5/1/2027	\$ 51,756.80	\$ 1,939.14	\$ 1,766.61	\$ 172.52	\$ 49,990.19
214	6/1/2027	\$ 49,990.19	\$ 1,939.14	\$ 1,772.50	\$ 166.63	\$ 48,217.69
215	7/1/2027	\$ 48,217.69	\$ 1,939.14	\$ 1,778.41	\$ 160.73	\$ 46,439.27
216	8/1/2027	\$ 46,439.27	\$ 1,939.14	\$ 1,784.34	\$ 154.80	\$ 44,654.93
217	9/1/2027	\$ 44,654.93	\$ 1,939.14	\$ 1,790.29	\$ 148.85	\$ 42,864.65
218	10/1/2027	\$ 42,864.65	\$ 1,939.14	\$ 1,796.25	\$ 142.88	\$ 41,068.39
219	11/1/2027	\$ 41,068.39	\$ 1,939.14	\$ 1,802.24	\$ 136.89	\$ 39,266.15
220	12/1/2027	\$ 39,266.15	\$ 1,939.14	\$ 1,808.25	\$ 130.89	\$ 37,457.90

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
221	1/1/2028	\$ 37,457.90	\$ 1,939.14	\$ 1,814.28	\$ 124.86	\$ 35,643.62
222	2/1/2028	\$ 35,643.62	\$ 1,939.14	\$ 1,820.32	\$ 118.81	\$ 33,823.30
223	3/1/2028	\$ 33,823.30	\$ 1,939.14	\$ 1,826.39	\$ 112.74	\$ 31,996.90
224	4/1/2028	\$ 31,996.90	\$ 1,939.14	\$ 1,832.48	\$ 106.66	\$ 30,164.42
225	5/1/2028	\$ 30,164.42	\$ 1,939.14	\$ 1,838.59	\$ 100.55	\$ 28,325.84
226	6/1/2028	\$ 28,325.84	\$ 1,939.14	\$ 1,844.72	\$ 94.42	\$ 26,481.12
227	7/1/2028	\$ 26,481.12	\$ 1,939.14	\$ 1,850.87	\$ 88.27	\$ 24,630.25
228	8/1/2028	\$ 24,630.25	\$ 1,939.14	\$ 1,857.04	\$ 82.10	\$ 22,773.21
229	9/1/2028	\$ 22,773.21	\$ 1,939.14	\$ 1,863.23	\$ 75.91	\$ 20,909.99
230	10/1/2028	\$ 20,909.99	\$ 1,939.14	\$ 1,869.44	\$ 69.70	\$ 19,040.55
231	11/1/2028	\$ 19,040.55	\$ 1,939.14	\$ 1,875.67	\$ 63.47	\$ 17,164.88
232	12/1/2028	\$ 17,164.88	\$ 1,939.14	\$ 1,881.92	\$ 57.22	\$ 15,282.96
233	1/1/2029	\$ 15,282.96	\$ 1,939.14	\$ 1,888.19	\$ 50.94	\$ 13,394.77
234	2/1/2029	\$ 13,394.77	\$ 1,939.14	\$ 1,894.49	\$ 44.65	\$ 11,500.28
235	3/1/2029	\$ 11,500.28	\$ 1,939.14	\$ 1,900.80	\$ 38.33	\$ 9,599.48
236	4/1/2029	\$ 9,599.48	\$ 1,939.14	\$ 1,907.14	\$ 32.00	\$ 7,692.34
237	5/1/2029	\$ 7,692.34	\$ 1,939.14	\$ 1,913.50	\$ 25.64	\$ 5,778.84
238	6/1/2029	\$ 5,778.84	\$ 1,939.14	\$ 1,919.87	\$ 19.26	\$ 3,858.97
239	7/1/2029	\$ 3,858.97	\$ 1,939.14	\$ 1,926.27	\$ 12.86	\$ 1,932.69
240	8/1/2029	\$ 1,932.69	\$ 1,939.14	\$ 1,932.69	\$ 6.44	\$ -

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
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No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
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